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Technology Center 2100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Re: Patent Application of  
**Michael J. Picciallo**

Group Art Unit: 2164

Application No.: 09/478,051

Examiner: K.O'Hara

Filed: **January 15, 2000**

For: **ALLOWANCE CARD OR ACCOUNT**

#12/C  
J. Catlin  
8-3-01

Commissioner for Patents  
Washington, DC 20231

Sir:

**AMENDMENT PURSUANT TO 37 C.F.R. § 1.111**

The following amendments and remarks are submitted in response to the outstanding Official Action mailed May 29, 2001. In view of the claim amendments and remarks that follow, reconsideration of the claim rejections is respectfully requested.

**IN THE CLAIMS**

Please amend Claims 60 and 62 as follows:

C 1  
1 ~~60~~ (Amended) A computer-based method for transferring funds to third parties comprising:

creating for each third party a customer account file containing a record of funds deposited by a depositor for use by each third party; and

periodically depositing funds into said customer account file in response to command instructions from said fund depositor for access by said third party to pay for goods or services.

C 2  
3 ~~62~~ (Twice Amended) A computer-based method for transferring funds to third parties comprising: